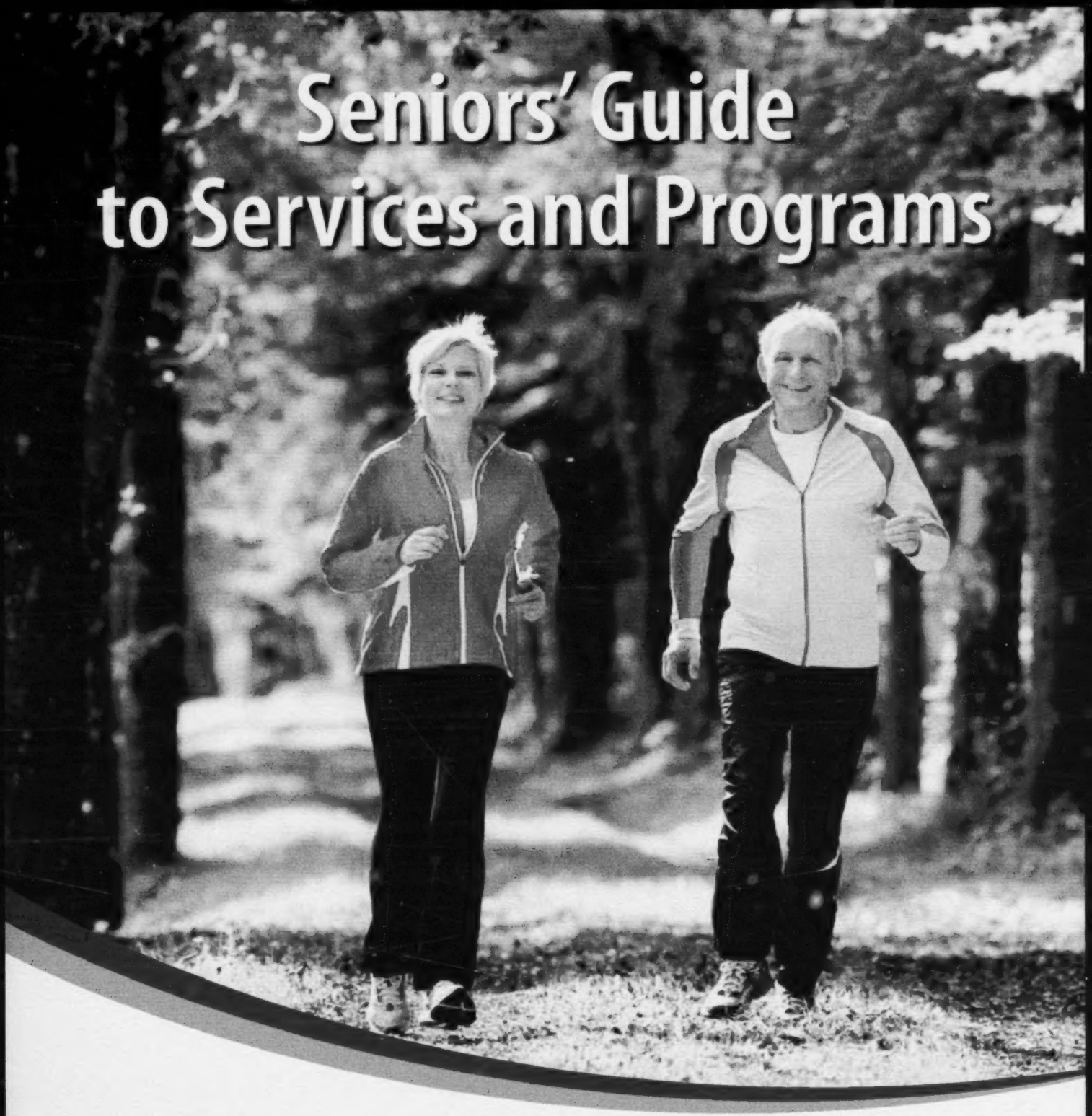
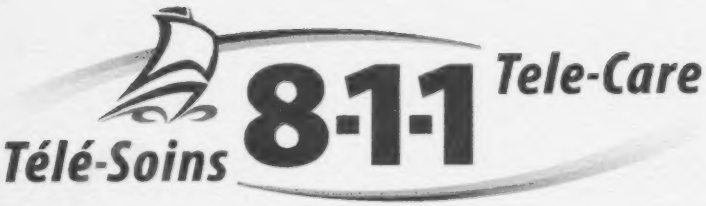
Seniors' Guide to Services and Programs



New Nouveau Brunswick

www.gnb.ca



Tele-Care 811 is a bilingual, 24 hour, 7 day a week service that provides a wide range of health-related information, including advice and assistance on how best to get health-care services for specific needs. Services are provided through trained registered nurses and customer contact agents, depending on the type of information and assistance being sought.

Deaf and hard-of-hearing New Brunswickers can now gain access to Tele-Care with TTY systems. TTYs are devices that enable people who are deaf or hard of hearing to use the telephone to communicate by typing messages. The toll-free number for TTY Tele-Care is 1-866-213-7920

Seniors' Guide to Services and Programs

July 2013

Published by:

Province of New Brunswick
P.O. Box 6000
Fredericton NB E3B 5H1
CANADA

Printed in New Brunswick

ISBN 978-1-4605-0292-1

9365

Seniors' Guide to Services and Programs

The Seniors' Guide to Services and Programs
is published and distributed by the Senior and Healthy Aging Secretariat,
Department of Healthy and Inclusive Communities,
Province of New Brunswick.

For additional copies, write, e-mail or fax:

Senior and Healthy Aging Secretariat
Department of Healthy and Inclusive Communities
P.O. Box 6000
Fredericton, NB E3B 5H1

Fax: (506) 457-6740
E-mail: seniors@gnb.ca

Également disponible en français sous le titre
« Guide des services et programmes pour les personnes âgées ».

6th edition, 2013

Table of Contents

Efficiency New Brunswick 2
Elections New Brunswick 2
Department of Finance 3
Low-Income Seniors' Benefit 3
Property Tax Deferral Program for Seniors 4
Department of Health 6
Hospital Services 6
Ambulance Services 6
Medicare 7
Public Health Services 7
Health Equipment Loan Program (HELP) 9
Addiction, Mental Health, Primary Health Care and Extra-Mural Program 9
New Brunswick Extra-Mural Program 12
New Brunswick Prescription Drug Program 13
Department of Healthy and Inclusive Communities 14
Active Communities Branch 14
Red Cross Senior Services 15
Senior and Healthy Aging Secretariat 15
Seniors Resource Centres 16
Sport and Recreation Branch 17
Wellness Branch 17
Department of Human Resources 17
Department of Natural Resources 18
New Brunswick Community College 18
New Brunswick Human Rights Commission 19
New Brunswick Power Corp 19
Financial and Consumer Services Commission 21
Office of the Child and Youth Advocate 22
Office of the Commissioner of Official Languages 23
Office of the Consumer Advocate for Insurance 23
Office of the Ombudsman 24
Office of the Premier 25
Premier's Council on the Status of Disabled Persons 25
Provincial Archives of New Brunswick 26
Public Legal Education and Information Service 26
Public Libraries 27
Department of Public Safety 27
Veteran Vehicle Registration Plates 27
Public Trustee Services 28
Research and Productivity Council 29
Service New Brunswick 30
SNB Centres and Outlets 32
Vital Statistics 34

Department of Social Development 35
Nursing home services 35
Regional offices 36
Adult residential services 36
Health Services Program 36
Adult protection 37
Home Support Services 37
Housing and income support 38
Home Adaptations for Seniors Independence Program 38
Public Housing Program 39
Fuel Supplement - Emergency Fuel Benefit 39
Day activity services for seniors 40
Department of Tourism, Heritage and Culture 41
Department of Transportation and Infrastructure 41
Women's Equality Branch 42
Government of Canada 45
Service Canada 45
Old Age Security (OAS) 45
Canada Pension Plan (CPP) 46
New Horizons for Seniors Program (NHSP) 46
Veterans Affairs Canada 47
Veterans Independence Program (VIP) 47

Seniors' Guide to Services and Programs

Welcome to the sixth edition of the Seniors' Guide to Services and Programs. Seniors represent a growing population in the Province of New Brunswick. Improving services and providing access to information are imperative to meeting the needs of New Brunswick seniors now and in the future.

As programs can change, readers are reminded that this is published as a guide. Specific program details should be obtained directly from the sources listed.

In addition to the provincial services and programs listed, there are many nongovernmental organizations providing service and support to seniors. Also, the federal government has a range of benefits and programs for seniors. Please consult your local telephone directory or the Internet for information on specific organizations.

The Senior and Healthy Aging Secretariat would like to thank the various government sources for providing the information published in this guide.

Personal Record

Name: _____

Address: _____

Civic address: _____

Postal Code: _____

Telephone: _____

Social Insurance number: _____

Medicare number: _____

Medical insurance number: _____

For emergency purposes, name and telephone number of personal contacts:

Relative: _____ Friend: _____

Doctor: _____ Pharmacy: _____

Clergy: _____ Other: _____

Emergency Telephone Numbers

Ambulance, Police, Fire, Poison: 911

Hospital: _____

Efficiency New Brunswick

35 Charlotte St., Suite 101
Saint John, NB E2L 2H3
Toll-free: 1-866-643-8833
E-mail : efficiencynb@gnb.ca
www.efficiencynb.ca
www.facebook.com/efficiencynb

Residential Energy Efficiency Program: Existing Buildings

Saving money on energy by making your home more energy efficient is easy with Efficiency NB's Residential Energy Efficiency Program for existing homes.

Take the first step and schedule a Pre-Upgrade Assessment which will assess your home's energy usage, energy, and heat loss, and measure the air leakage in your home. Most homeowners pay $150 for the first assessment, depending on the size of the home. Your energy advisor will provide you with a report indicating your home's energy efficiency rating and a list of customized recommendations for increasing your home's energy efficiency. You can then choose to carry out some or all of the recommendations. After you complete your upgrades, and within 18 months of the first assessment, you must arrange for a second assessment to measure the effectiveness of your upgrades. The second assessment costs $110 and your energy advisor will fill out and send in your completed application to Efficiency NB. Incentives are calculated based on the upgrades completed; you may receive up to a maximum of $6,000 for the work you have done.

Contact Efficiency NB for more information, questions on programs, and a list of service providers, or visit our website at www.efficiencynb.ca/homes

Efficiency NB also offers programs for new homes and for commercial and industrial facilities.

Elections New Brunswick

551 King St., Suite 102
P.O. Box 6000
Fredericton, NB E3B 5H1
Reception: (506) 453-2218
Toll-free: 1-888-858-VOTE (8683)
TTY: 1-888-718-0544
Fax: (506) 457-4926
E-mail : info@electionsnb.ca
www.electionsnb.ca

Elections New Brunswick offers a number of voting options to ensure that all electors are able to exercise their right to vote.

Special Ballots

Special Ballots are a means for electors to cast a ballot if they choose not to vote during the advance polls or on Election Day.

A voter from one electoral district, municipality, school district or health region can use a Special Ballot to vote from elsewhere in the province for a candidate in the place where they normally live.

Special Ballots are also used for electors who are in nursing homes, special care homes, federal or provincial correctional facilities, patients in the hospital, or electors unable to leave their homes because of illness or incapacity.

Accommodation and Accessibility

Elections NB strives to ensure that the buildings it uses during elections are accessible and can accommodate the needs of voters with various challenges. We provide various supports at our Returning Offices and at the polling stations to assist and encourage electors with special needs to vote. We have introduced a number of technical solutions that provide additional voting options.

Tools for accommodation include:

- magnifiers;
- audio vote with Braille and sip & puff option (available at Returning Offices only);
- sign language interpretation (by appointment);
- voting assisted by a friend of the elector;
- curbside voting; and
- Braille ballot facsimiles (in provincial elections only).

For more information on any voting needs during an election, call the returning office for your district (contact information is published in newspapers and on the Elections NB website), or call the main office at the above numbers any time.

Department of Finance

Revenue and Taxation Division
P.O. Box 3000
Fredericton, NB E3B 5G5
Toll-free: 1-800-669-7070
Fax: (506) 457-7335
www.gnb.ca/finance

Low-Income Seniors' Benefit

To assist low-income seniors in New Brunswick, the government offers an annual benefit of $400 to qualifying applicants.

To be eligible for the low-income seniors' benefit, the applicant must have been a resident of New Brunswick on December 31 of the taxation year prior to the benefit year. In addition, the applicant must have been a recipient of one of the following federal benefits:

- Guaranteed Income Supplement (GIS) (65 years or older); or
- Allowance for Survivor (between 60-64 years old); or
- Federal Allowance (between 60-64 years old).

Where both spouses receive the GIS and reside in the same household, only one benefit will be granted. However, where spouses live separately (that is, one residing in a nursing home), both will be eligible for the benefit.

Application forms are available from the Department of Finance, at Service New Brunswick centres, and online at www.gnb.ca/finance Completed application forms must be returned to the Department of Finance at the above address. For more information, contact the Department of Finance.

Personal income tax

New Brunswick's personal income tax is administered and collected by the federal government through the Canada Revenue Agency. New Brunswick personal income tax rates and bracket structure are applied to federally defined New Brunswick taxable income.

New Brunswick's basic personal non-refundable credit amounts and tax brackets are indexed to the national consumer price index.

If you have any questions pertaining to your annual income tax return, contact the Canada Revenue Agency at 1-800-959-8281or visit its website at www.cra-arc.gc.ca

Property Tax Deferral Program for Seniors

The Property Tax Deferral Program for Seniors is a voluntary program that provides property tax relief to eligible seniors in New Brunswick, by allowing those interested in the program to apply for a deferral of the annual increase in property taxes on their principal residence. The total unpaid tax deferral plus the associated interest is due and payable to the Province when the property is sold or transferred. In the event of your death, deferred taxes plus interest on this property must be paid when the property is sold or in any way conveyed to a person other than your spouse.

Program Requirements:

1. The property owner or his/her spouse must be age 65 or older.
2. The property must be their principal residence.
3. The property must be currently receiving the Provincial Residential Property Tax Credit.
4. The property tax account must be paid in full (no tax arrears), as of December 31, prior to the year of application.

"Senior" is defined as being age 65 or older, during the tax year.
"Spouse" includes common law partner.

Application forms for the program are available at all Service New Brunswick centres, online at

www.snb.ca or www.gnb.ca (keyword: Finance), as well as through the Department of Finance by calling 1-800-669-7070. Completed applications can be mailed to the Department of Finance, Revenue and Taxation Division or they can be dropped off at the nearest Service New Brunswick office.

For more information on the program, please visit www.gnb.ca/finance or call 1-800-669-7070.

Property Tax Equalized Payment Plan (EPP)

The EPP is a convenient voluntary payment plan that allows eligible homeowners to pay their annual property tax in twelve equal monthly payments without incurring a penalty. Monthly payments are automatically withdrawn from the homeowner's chequing account from March to February, instead of a single annual payment. There is no administration fee to join the plan.

Homeowners can participate in the EPP providing the following conditions are met:

- the property must be their principal residence;
- the property must be in receipt of the Provincial Residential Property Tax Credit (full or partial);
- the property tax account must be paid in full (no tax arrears) at the time of application;
- the applicant must complete an EPP Application Form for direct withdrawal (in Canadian funds) from a chequing account at a Canadian bank or financial institution; and
- the property taxes are not being paid by a mortgage company or financial institution.

Application forms are available at all Service New Brunswick centres, online at www.snb.ca or www.gnb.ca (keyword: Finance), as well as through the Department of Finance by calling 1-800-669-7070.

Submit a completed application form along with a void cheque to:

Completed applications can be mailed with a void cheque to the Department of Finance, Revenue and Taxation Division or they can be dropped off at the nearest Service New Brunswick office.

Tax rebate for specially equipped vehicles for the disabled

Under the Harmonized Sales Tax Act, individuals with a disability who have purchased a motor vehicle from an HST registrant may apply to the Province of New Brunswick for a refund of 8/13 of the tax paid (NB component of the HST) if the passenger vehicle, truck or van in respect of the tax paid is:

a) specially equipped with:

1. a device that is used primarily to enable a wheelchair or scooter to enter or leave the passenger vehicle, truck, or van (e.g. hydraulic lifts), or
2. auxiliary driving controls that are used to facilitate the operation of the passenger vehicle, truck or van (does not include spinner knobs); and

b) is not operated for the purpose of earning a profit for any person or as part of any undertaking conducted for gain.

Where a disabled individual purchases a motor vehicle from a private sale, and the above criteria have been met and the Provincial Vehicle Tax (PVT) has been paid, the Province of New Brunswick will refund the full 13 per cent PVT.

For more information on refund criteria, please visit www.gnb.ca/finance or call 1-800-669-7070.

Department of Health

P.O. Box 5100
Fredericton, NB E3B 5G8
Telephone: (506) 453-2536
Fax: (506) 444-4697
www.gnb.ca/health

Hospital Services

Acute care is available to entitled residents of New Brunswick through either in-patient or outpatient services at a hospital facility. A variety of services are offered to seniors by health professionals in hospital facilities. Some examples include: medical, nursing, and all diagnostic and therapeutic services such as dietetic, respiratory therapy, physiotherapy, occupational therapy, and more. Admission and care provided to patients in a hospital facility is the responsibility of an authorized physician.

Ambulance Services

Ambulance New Brunswick
210 John Street, Suite 101
Moncton, NB E1C 0B8
Telephone: 1-888-657-3222
Fax: (506) 872-6501
www.ambulancenb.ca

Ambulance services are not an insured service under the New Brunswick Medicare program. Ambulance service fees are charged to the public to offset the cost of service provision.

The fees are billed as per below for entitled Residents of New Brunswick:

Land ambulance transportation service:

Emergency call	$130.60
Inter-facility transfer	$0

Air ambulance transportation service:

Emergency	$0
Inter-facility transfer	$0

Fees for subsidized residents in receipt of a health card who reside in Nursing Homes, Special Care Homes or their own homes will be waived.

Fees for low income seniors are waived if:

1. they are in receipt of the Guaranteed Income Supplement; and/or
2. they qualify for the New Brunswick Prescription Drug Program by virtue of low income or the Guaranteed Income Supplement.

Fees for patients in the Extra-Mural Program will be waived for eligible clients under medical care as appropriate, based on medical condition and/or mobility challenges.

Medicare

Department of Health
P.O. Box 5100
Fredericton, NB E3B 5G8
Toll-free: 1-888-762-8600 (within North America)
Telephone: (506) 684-7901 (outside North America)
Fax: (506) 453-2726
www.gnb.ca/health

Medicare New Brunswick covers most services provided by medical practitioners to eligible residents of New Brunswick, regardless of age or financial condition. The plan generally covers insured medical/hospital services rendered in New Brunswick and in Canada. In order to maintain Medicare coverage you must be considered a permanent resident of New Brunswick and be ordinarily present in NB. A resident is a person lawfully entitled to be or to remain in Canada, who makes his home and is ordinarily present in New Brunswick; this does not include a tourist, transient or visitor to the Province.

Permanent New Brunswick residents who plan to be temporarily absent from New Brunswick for a vacation, visit or business trip remain insured during their absence of no more than six months (182 days- consecutive or not) during a 12-month period. Residents should notify Medicare if their absences are over one month duration.

For services rendered outside Canada, Medicare will only cover emergency services at a maximum daily rate of $100 CDN for inpatient stay and $50 CDN for an outpatient visit. Physician fees are reimbursed at New Brunswick rates for emergency services only. The beneficiary is responsible for paying the difference between the full amount charged and the amount paid by New Brunswick Medicare. The difference can be considerable, and for this reason supplementary health insurance is advised when traveling outside Canada.

Public Health Services

Health Risk Assessments, Licensing and Inspections

These services are concerned with the health aspects of water and food supply, waste disposal, and sanitation as it relates to the community in general, institutions and recreational areas. Activities include physical inspections to ensure adherence to regulations and standards, monitoring information generated on the quality of water and food, indoor air quality, public education, food, and waterborne communicable disease investigation, and when necessary, enforcement in the courts.

Prevention and Control of Communicable Diseases

The prevention and control of communicable diseases by Public Health enhances and protects the health and well-being of all people of New Brunswick. To achieve this, the following programs and services are available: immunization, disease monitoring and reporting, investigation and control of disease outbreaks, and public education.

Vaccines are safe and effective in protecting you and your loved ones against diseases caused by certain viruses and bacteria. Publicly funded vaccines are available at no cost to residents of New Brunswick based on the eligibility as outlined in the NB Routine Immunization Schedule. This schedule outlines routine immunizations recommended for all ages, including seniors. **Adults 65 years and older are currently eligible to receive: an annual influenza vaccine (flu shot), a pneumococcal vaccine once in their lifetime and a tetanus/ diphtheria (Td) vaccine every 10 years.** It should be noted that one of the Td vaccine should be replaced by Tdap, a vaccine that also protects against whooping cough.

For more information and up to date information on what publicly funded vaccines you are able to receive, contact your local public health office or your health care provider. To obtain a copy of your immunization record, please contact your immunization provider.

Health Promotion Information

Information on a variety of public health topics is available from local Health Protection Branch offices, from Public Health services within the Regional Health Authorities, as well as from the website of the Office of the Chief Medical Officer of Health. The information is applicable across the lifespan, including seniors. Upon request, public health staff from Health Protection Branches and/or Regional Health Authorities may be available to speak to groups on issues of public health significance such as healthy eating, food safety, harmful effects of tobacco, the benefits of physical activity, adult immunization, and others.

Public Health Services Offices

Bathurst ..... (506) 547-2062
Belledune ..... (506) 237-3206
Boiestown ..... (506) 369-2002
Campbellton ..... (506) 789-2266
Caraquet ..... (506) 726-2025
Chipman ..... (506) 339-7076
Dalhousie ..... (506) 789-2266
Edmundston ..... (506) 735-2065
Fredericton ..... (506) 453-2830
Grand Falls ..... (506) 475-2441
Grand Manan ..... (506) 662-3242
Jacquet River ..... (506) 237-3206
Hampton ..... (506) 823-6050
Kedgwick ..... (506) 284-3422
Miramichi ..... (506) 778-6765
Moncton ..... (506) 856-2814
Neguac ..... (506) 776-3824
Oromocto ..... (506) 357-4008
Perth-Andover ..... (506) 273-4715
Plaster Rock ..... (506) 356-6003
Richibucto ..... (506) 523-7607
Sackville ..... (506) 364-4080
Saint John ..... (506) 658-2454
Shediac ..... (506) 533-3354
Shippagan ..... (506) 336-3061
St. George ..... (506) 755-4022
St. Stephen ..... (506) 466-7504
Sussex ..... (506) 432-2003
Tracadie-Sheila ..... (506) 394-3888
Woodstock ..... (506) 325-4408

Health Equipment Loan Program (HELP)

Canadian Red Cross
New Brunswick Division
P.O. Box 39
Saint John, NB E2L 3X3
Telephone: (506) 674-6200
Toll-free: 1-800-588-4881
Fax: (506) 674-6129
az-communityhealth@redcross.ca

The Canadian Red Cross offers short-term, no-charge loans to seniors and others of health and mobility equipment ranging from crutches, walkers, canes, commode chairs, and bath aids to specialized equipment such as wheelchairs. Funding for this program is provided by the Department of Health and loans require a written referral by a New Brunswick physician, nurse, physiotherapist, or occupational therapist. Most standard equipment is available from any Canadian Red Cross office, which can also respond to enquiries regarding availability of more specialized equipment. All items are returned to the Red Cross when no longer required.

Red Cross Offices

Bathurst.....(506) 548-2824
Campbellton.....(506) 759-8521
Edmundston.....(506) 736-0050
Fredericton.....(506) 458-8445
Grand Falls.....(506) 473-5897
Moncton.....(506) 863-2650
Richibucto.....(506) 523-4479
Sackville.....(506) 364-8813
Saint John.....(506) 674-6132
Sussex.....(506) 433-5886
Tracadie-Sheila.....(506) 395-2010
Woodstock.....(506) 328-8881

Addiction, Mental Health, Primary Health Care and Extra-Mural Program

P.O. Box 5100
Fredericton, NB E3B 5G8
Telephone: (506) 444-4442
Fax: (506) 453-8711
www.gnb.ca/health

Addiction Services

Services directed toward the abuse of alcohol, other drugs and gambling are provided and include prevention and treatment (detoxification, outpatient counseling, short-term residential, and long-term residential). These services are targeted to all age groups. In some regions, education programs have been developed specifically for seniors. In addition, a variety of resource information is available from regional Addiction Services offices:

Bathurst.....(506) 547-2086
Campbellton.....(506) 789-7055
Edmundston.....(506) 735-2092
Fredericton.....(506) 452-5558
Miramichi.....(506) 778-6111
Moncton.....(506) 856-2333
Saint John.....(506) 674-4300
Tracadie-Sheila.....(506) 394-3615

If you or someone you know has a gambling problem, call 1-800-461-1234 toll-free, confidential information (24 hours a day).

Mental Health Services
Services provided to improve, restore and/or maintain the mental health and emotional wellbeing of the citizens of New Brunswick.

This is accomplished through providing treatment, rehabilitation and maintenance programs, as well as promotion/prevention. All programs focus on the individual and ensure individual and community involvement.

Services are available through community mental health services (some regions offer mobile mental health services), psychiatric units of regional hospitals and the province's two psychiatric hospitals.

Information related to services with mental health is also available at www.gnb.ca/health

For further information contact the local Community Mental Health Services office nearest you:

Bathurst.....(506) 547-2110
Campbellton .....(506) 789-2440
Caraquet .....(506) 726-2030
Edmundston.....(506) 735-2070
Fredericton .....(506) 453-2132
Grand Falls .....(506) 475-2440
Miramichi .....(506) 778-6111
Moncton(Horizon)..... (506) 856-2444
Moncton (Vitalité) ..... (506) 862-4144
Richibucto ..... (506) 523-7620
Saint John..... (506) 658-3737
St. Stephen..... (506) 466-7380
Sussex ..... (506) 432-2090
Woodstock..... (506) 325-4419

Chimo 24 Hour Helpline: 1-800-667-5005

Primary Health Care Services

Primary health care is about:

- treating acute and episodic illness;
- preventing people from becoming ill or injured in all stages of life and in all settings (including at home, at work, at school and at play);
- managing chronic conditions; and
- helping individuals play an active role in their own health care.

Services within the Regional Health Authorities, Vitalité and Horizon Health Networks, are provided through a network of Community Health Centres (CHCs) and Health Service Centres (HSC). Most CHCs and HSCs have a core healthcare team that is comprised of a physician, a nurse practitioner and/or a nurse. Depending on the needs of the community, additional services are provided by other team members such as dieticians, social workers and physiotherapists.

Vitalité Health Network

Zone 1 – Beauséjour ..... Telephone
Shediac HSC .....(506) 533-2700
Port Elgin HSC.....(506) 538-2140
Memramcook HSC .....(506) 758-0987

Zone 4
Sainte-Anne HSC ..... (506) 445-6200

Zone 5
St. Joseph CHC ..... (506) 684-7000
Jacquet River HSC ..... (506) 237-3222

Zone 6
CHC Lamèque ..... (506) 344-3402
Pointe Verte HSC ..... (506) 542-2434
Paquetville HSC ..... (506) 764-2424
Miscou HSC ..... (506) 344-3434
Shippagan HSC ..... (506) 344-3408
Petit Shippagan HSC ..... (506) 344-3400

Horizon Health Network

Zone 1 – SouthEast
Riverside Albert CHC ..... (506) 882-3100
Petitcodiac HSC ..... (506) 756-3400
Rexton HSC ..... (506) 523-7940

Zone 2
St. Joseph's CHC ..... (506) 632-5537
Campobello Island HSC ..... (506) 752-4100
Deer Island HSC ..... (506) 747-4150
Fundy HSC ..... (506) 456-4200
Sussex HSC ..... (506) 432-3100

Zone 3
Gibson Health Clinic ..... (506) 447-4444
Central Miramichi CHC ..... (506) 365-6100
Queens North CHC ..... (506) 327-7828
Stanley HSC ..... (506) 367-7730
Fredericton Junction HSC ..... (506) 368-6501
Chipman HSC ..... (506) 339-7650
McLean Memorial HSC ..... (506) 784-6300
Harvey HSC ..... (506) 366-6400
Boiestown HSC ..... (506) 369-2700
Nackawic HSC ..... (506) 575-6600

Zone 7
Neguac HSC ..... (506) 776-3876
Baie Ste. Anne HSC ..... (506) 228-2004
Rogersville HSC ..... (506) 775-2030
Miramichi HSC ..... (506) 627-7511
Blackville HSC ..... (506) 843-2910

New Brunswick Extra-Mural Program

Home Health Care

Regional Health Authorities provide home health care through the New Brunswick Extra-Mural Program. The mission of the Extra-Mural Program is to provide a comprehensive range of coordinated health care services for individuals of all ages for the purpose of promoting, maintaining and/or restoring health within the context of their daily lives, and to provide palliative services to support quality of life for individuals with progressive life threatening illnesses.

The Extra-Mural Program provides quality health care services through professional service providers including:

- Registered Dietitians,
- Registered Nurses,
- Licensed Practical Nurses,
- Occupational Therapists,
- Physiotherapists,
- Respiratory Therapists,
- Social Workers,
- Speech Language Pathologists, and
- Rehabilitation Assistants

Home Oxygen Program

The Extra-Mural Program also provides a Home Oxygen Program to New Brunswick residents who are referred by a physician and meet the eligibility criteria.

For further information contact the Extra-Mural Program Service Delivery Unit closest to you:

Extra-Mural Program Service Delivery Units	**Telephone**	**Fax**
Bathurst	(506) 544-3030	(506) 544-3029
Blackville	(506) 623-6312	(506) 623-6370
Blanche Bourgeois (Moncton)	(506) 862-4400	(506) 862-4415
Boiestown	(506) 369-2711	(506) 369-2722
Campobello	(506) 752-4110	(506) 752-4106
Caraquet	(506) 726-2800	(506) 726-2808
Dalhousie	(506) 684-7060	(506) 684-7334
Driscoll (Moncton)	(506) 867-6500	(506) 867-6509
Edmundston	(506) 739-2160	(506) 739-2163
Fredericton	(506) 452-5800	(506) 452-5858
Grand Falls	(506) 473-7492	(506) 473-7476
Grand Manan	(506) 662-4055	(506) 662-4054
Kedgwick	(506) 284-3444	(506) 284-3446
Kennebecasis Valley (Quispamsis)	(506) 848-4600	(506) 848-4620
Kent	(506) 743-2000	(506) 743-2001
Lamèque	(506) 344-3000	(506) 344-3001

Minto	(506) 327-7866	(506) 327-7869
Miramichi	(506) 623-6350	(506) 623-6370
Neguac	(506) 623-6311	(506) 623-6370
Oromocto	(506) 357-4900	(506) 357-4904
Perth-Andover	(506) 273-7222	(506) 273-7220
Saint John	(506) 649-2626	(506) 649-2540
Shediac	(506) 533-2800	(506) 533-2804
St. George	(506) 755-4660	(506) 755-4665
St. Stephen	(506) 465-4520	(506) 465-4523
Sussex	(506) 432-3280	(506) 432-3250
Tantramar Sub-Unit (Sackville)	(506) 364-4400	(506) 364-4405
Tracadie-Sheila	(506) 394-4100	(506) 394-4117
Woodstock	(506) 375-2539	(506) 375-2675

New Brunswick Prescription Drug Program

P.O. Box 690
Moncton, NB E1C 8M7
Telephone: (506) 867-4515
Toll-free: 1-800-332-3692 (within NB)
Fax: (506) 867-4872
Toll-free fax: 1-888-455-8322 (within NB)
E-mail: info@nbpdp-pmonb.ca
www.gnb.ca/health

The New Brunswick Prescription Drug Program provides drug coverage to eligible seniors residing in New Brunswick.

An application package is automatically sent to every New Brunswick resident about 60 days before his or her 65th birthday, or once a New Brunswick Medicare card is effective for a new resident of the province. The application form must be completed and forwarded to the program in order for coverage to be considered.

Eligible seniors: Persons 65 and older who:

- receive the federal Guaranteed Income Supplement ; or
- qualify based on annual income as follows:
  - single senior with an annual income of $17,198 or less;
  - a couple with both persons 65 or older, with a combined annual income of $26,955 or less;
  - a couple with one person who is under 65, with a combined annual income of $32,390 or less;
- are registered with New Brunswick Medicare; and
- do not receive prescription drug coverage from any other plan after age 65.

Coverage will remain in effect as long as the beneficiary continues to meet the eligibility requirements and resides in New Brunswick.

If you do not qualify for NBPDP Coverage you may apply to purchase prescription drug coverage through the Medavie Blue Cross Seniors' Prescription Drug Program. If you do not apply for coverage within 60 days following either your 65th birthday, the cancellation of other drug coverage, or eligibility for New Brunswick Medicare as a new resident, you will be subject to a medical questionnaire. Based on your medical history, you may be declined for coverage.

Co-pays:

- beneficiaries receiving the Guaranteed Income Supplement (GIS) are required to pay a co-payment of $9.05 for each prescription, up to a maximum of $500 one calendar year;
- beneficiaries who qualify based on their total annual income are required to pay a co-payment of $15.00 per prescription with no yearly co-payment maximum.

Eligible drug benefits

The New Brunswick Prescription Drug Program formulary lists the drugs that are eligible for coverage. Prescriptions for these drugs must be filled by a pharmacy or designated dispensing physician in New Brunswick in order to be reimbursed.

More information on the program is available on the New Brunswick Prescription Drug Program website at www.gnb.ca/health or by calling 1-800-332-3692 toll-free.

Department of Healthy and Inclusive Communities

250 King Street
Place 2000
P. O. Box 6000
Fredericton, NB E3B 5H1
Reception: (506) 453-2909
Fax: (506) 453-6668
E-mail: hic-csi@gnb.ca
www2.gnb.ca/content/gnb/en/departments/dhic.html

Active Communities Branch

The mandate of the Active Communities Branch is to provide leadership and resources to the sport, recreation and physical activity community to increase opportunities for wellness, recreation, physical activity, and sport development through a network of Regional Offices. Employees provide on-going consulting, administrative services and financial assistance to a variety of partners at the community and regional levels including volunteers in recreation, sport and physical activity organizations; agencies such as seniors clubs, disabled and other special interest groups; schools and wellness networks.

For those organizations seeking information contact the branch at (506) 453-2909 or the area office nearest you:

Bathurst ..... (506) 547-2478
Campbellton ..... (506) 789-2387
Edmundston..... (506) 735-2279
Fredericton ..... (506) 457-4841
Miramichi..... (506) 778-6688
Moncton ..... (506) 856-3118
Saint John..... (506) 658-2492
Woodstock ..... (506) 325-4729

Red Cross Senior Services

Red Cross Senior Services are supported by a network of volunteers who are thoroughly screened and trained. These free programs provide social networking opportunities, enhance quality of life, and help seniors stay engaged in their communities. Examples include:

Friendly Visiting

Volunteers are carefully matched with seniors and visit on a regular basis offering friendship, support and reassurance.

Telephone Reassurance

A regularly scheduled phone call is made to provide a friendly social contact and safety check. Volunteers ensure consistent contact and peace of mind for both seniors and caring family.

Transportation

In some areas in the province, volunteers provide door-to-door assistance helping seniors get to their medical appointments or do their grocery shopping.

For further information call 1-800-588-4881 or e-mail az-communityhealth@redcross.ca. A list of Canadian Red Cross Society offices is available on page 9.

Senior and Healthy Aging Secretariat

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 457-4855
Fax: (506) 457-6740
E-mail: seniors@gnb.ca
www.gnb.ca/seniors

The principal mandate of the Senior and Healthy Aging Secretariat is to promote healthy aging and seniors' wellness, collaborate with senior-related organizations and provide support to the Minister responsible for Seniors.

The Secretariat develops and publishes information designed for seniors, their families and caregivers that promotes wellness, healthy aging and independent living. Publications can be viewed online and are available in print form by contacting the Secretariat.

Publications:

Caregiver's Guide… Practical information for caregivers of older adults

Healthy Aging Information Sheets about:

The Aging Process
Physical Activity
Eating Well
Fall Prevention
Blood Pressure
Diabetes
Tobacco Free Living
Vision Care
Stay Cool
Choking Prevention
Sleeping
Older Drivers
Mental Health
Healthy Smile
Medication Use
UnderstandingNutrition Labelling

Senior Goodwill Ambassador Program

Senior Goodwill Ambassadors are volunteers, appointed by the Minister responsible for Seniors, who have the opportunity to meet people and share their knowledge and experience promoting a positive image of New Brunswick and the benefits of healthy active living.

Appointments are for two years and Ambassadors schedule their own time and activities, committing approximately two or three hours per week to their role.

Senior Goodwill Ambassadors are:

- New Brunswick seniors with a friendly, outgoing personality;
- someone who enjoys meeting and speaking to individuals and groups;
- knowledgeable about their community and the province in general; and
- enthusiastic about the benefits of healthy living.

For more information about becoming an Ambassador and to receive an application form, contact the Senior and Healthy Aging Secretariat.

Seniors Resource Centres

Seniors Resource Centres are privately run by non-profit community groups that provide seniors, their families, and their caregivers with access to information. Some locations offer services such as foot-care and blood-pressure clinics, exercise programs and workshops on nutrition, care giving, fraud, and elder abuse.

The Department of Healthy and Inclusive Communities works in partnerships with non-profit organizations, in support of the services they offer to seniors, their families and their caregivers across New Brunswick. The services and hours of operation vary from centre to centre.

For more information on the availability of a centre in your area, contact Department of Healthy and Inclusive Communities.

Sport and Recreation Branch

The mandate of Sport and Recreation Branch is to provide leadership and resources to the sport and recreation community to increase opportunities for physical activity and the pursuit of excellence to all New Brunswickers. The Branch provides support to the NB 55+ Games www.nbscf.ca/nbgames and Les Jeux des âinés de l'Acadie www.aafanb.org/jeux.htm

For those organizations seeking information related to provincial and regional seniors games they can contact the branch at (506) 453-2928 or check out the websites.

Wellness Branch

The mandate of the Wellness Branch is to improve population health through a provincial Wellness Strategy, which includes increasing physical activity, promoting healthy eating, promoting mental fitness and resilience and promoting tobacco-free living. The Branch works in partnership to provide effective leadership and support to provincial, regional and local organizations. Through the Regional Wellness Consultants the branch ensures that wellness initiatives are supported around the province. The Branch works collaboratively to build community capacity to promote healthy lifestyles of all New Brunswickers.

Seniors interested in getting involved in wellness initiatives in their area should contact the branch at (506) 453-4217 or the area office nearest you:

Bathurst.....(506) 547-2478
Campbellton .....(506) 789-2387
Caraquet .....(506) 726-2029
Edmundston.....(506) 740-4389
Fredericton .....(506) 457-4841
Miramichi.....(506) 627-9206
Moncton .....(506) 856-3118
Saint John.....(506) 658-2492
Woodstock.....(506) 277-6024

Department of Human Resources

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2296
Toll-free: 1-800-561-4012
Fax: (506) 457-7388
www.gnb.ca/pensions

Retired provincial employees of government departments, school boards, hospitals,

NB Power, Alcool NB Liquor, WorkSafeNB (Workplace, Health and Safety Compensation Commission), and the University of New Brunswick should direct pension inquiries and questions concerning other employment-related benefit programs (health care, dental care, group life, long-term disability) to the Pensions and Employee Benefits Division of the Department of Human Resources. In most cases, these employees will be receiving a monthly cheque (or income by direct deposit) from one of the provincially sponsored pension plans.

An individual who has questions or concerns with respect to a private pension plan should direct inquiries to the Financial and Consumer Services Commission, Pensions Division. Further information is available on page 21.

Department of Natural Resources

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-3826
Fax: (506) 444-4367
www.gnb.ca/naturalresources

Fishing: New Brunswick residents aged 65 and over may obtain fishing licenses at a discounted price. If resident seniors want to fish for Atlantic salmon, they must purchase a resident salmon license, which is also available at a discounted price. This license allows angling for Atlantic salmon, as well as other sport fish.

Hunting/Fur harvesting: New Brunswick residents aged 65 and over may obtain most hunting and fur harvesting licenses at a discounted price.

Hunters with physical disabilities: A disabled-hunter card is available for persons with a serious permanent physical disability. This authorizes the cardholder to hunt from a stationary motor vehicle.

Sentier NB Trail: The Sentier NB Trail is a province wide trail system that uses abandoned railway lines. Eight hundred and fifty kilometres of trail have been completed, with local trails connecting to the provincial network. There is no cost to use the trail. We encourage you to respect the trail and the environment, and enjoy this wonderful resource. Studies show that daily exercise help keep people healthy and more fit to enjoy life at any age.

For more information about Natural Resources programs and activities please visit the Department's website at www.gnb.ca/naturalresources.

New Brunswick Community College

College Admissions Service
New Brunswick Community College
6 Arran St.
Campbellton, NB E3N 1K4
Toll-free: 1-800-376-5353 (within North America)
Telephone: (506) 789-2404
Fax: (506) 789-2430
E-mail: collegeworks@nbcc.ca
www.nbcc.ca
Facebook: www.facebook.com/NBCCollegeworks

New Brunswick Community College is committed to encouraging, engaging and inspiring its learners. Across six campus regions, NBCC offers more than 90 regular programs, including post-degree and post-diploma programs, as well as apprenticeship and continuing education opportunities. NBCC's industry-leading instructors encourage innovation while ensuring a high standard of educational excellence that has led to a well-deserved reputation for career-ready graduates.

NBCC offers many general interest courses which may be of interest to seniors through our continuing education programs. For more information on programs in your area, visit www.nbcc.ca/en/home/programs_and_courses/continuingeducation.

Fredericton ..... (506) 453-3641
Miramichi ..... (506) 778-6000
Moncton ..... (506) 856-2220
Saint John ..... (506) 658-6600
St. Andrews ..... (506) 529-5024
Woodstock ..... (506) 325-4400

New Brunswick Human Rights Commission

751 Brunswick St.
P.O. Box 6000
Fredericton, NB E3B 5H1
Toll-free: 1-888-471-2233
Fax: (506) 453-2653
TDD: (506) 453-2911
E-mail: hrc.cdp@gnb.ca
www.gnb.ca/hrc-cdp

The Human Rights Commission administers the Human Rights Act of New Brunswick, which is a provincial law that prohibits discrimination (inequality) based on age, race, colour, national origin, place of origin, ancestry, religion, physical and mental disability, sex, sexual orientation, marital status, social condition (source of income, level of education or occupation), or political belief or activity.

The act applies mainly to employment, housing and public services that fall under provincial jurisdiction, whether in the private or public sectors.

This means, for example, that stores may not discriminate against seniors (age) or retired persons (social condition). Also, mandatory retirement is prohibited, except when there is a bona fide retirement plan, or there are issues such as safety factors to be considered.

Persons who think they have been discriminated against may file a complaint with the Human Rights Commission. The commission investigates and attempts to conciliate such complaints, and also works to reduce discrimination through its educational activities.

New Brunswick Power Corp

P.O. Box 2000
Fredericton, NB E3B 4X1
Toll-free: 1-800-663-6272
www.nbpower.com

Pre-authorized payment plan

Customers may register to have their monthly payment withdrawn automatically from their bank account.

Equalized payment plan

Customers may have their yearly electricity bill payments spread evenly over a 12-month period. At the end of the 12-month period, settlement for any outstanding amounts will be paid. If there is a credit, it is applied to your next bill.

Online services

MY NB Power Account is your new self-serve account management tool to allow you to manage all your NB Power needs by simply logging on whenever you want, 24 hours a day, seven days a week.

With ***MY NB Power Account***, you can quickly and easily:

- view your bill;
- view your balance;
- set up automatic monthly payments;
- request a service, such as tree trimming or water-heater maintenance;
- report a payment; and
- set up and manage multiple locations where you have NB Power services.

Signing up for your MY NB Power Account is easy – all you will need is a copy of your latest NB Power bill.

Braille bills

Customers who are visually impaired may request a Braille version of their bill.

Telephone self-serve

Customers can receive account information over the phone and update their phone number.

Dusk–to-dawn area lighting

For a monthly rental fee, customers may have security lighting installed on their property. Installation and maintenance are provided by NB Power.

Home energy centre

Have you ever wondered if your home is energy efficient, which appliances use the most energy, or how much you can save? If so, visit the home energy centre section of our website to analyze your energy use, and get the answers.

Home energy checks

Customers may request a home visit by an energy advisor who will give advice on energy conservation matters.

For additional information about the above services and programs, contact NB Power at 1-800-663-6272, or visit www.nbpower.com

Financial and Consumer Services Commission

Investor Education
85 Charlotte St., Suite 300
Saint John, NB E2L 2J2
Toll-free: 1-866-933-2222
www.investinknowingmore.ca
www.fcnb.ca
Email: information@FCNB.ca
Facebook: www.facebook.com/4NBInvestors
Twitter: @4NBInvestors

No one cares more about your hard-earned money than you do, except maybe us. We work to protect investors from unfair, improper or fraudulent practices. We take that role very seriously.

We offer FREE programs and resources to help you become an informed investor and protect your money from investment fraud and financial abuse.

Visit our website for information about:

- managing your money;
- protecting your retirement;
- stopping financial abuse;
- recognizing and avoiding investment scams; and
- reporting suspicious investment activity.

Connect with us online, in person or over the phone. We're here for you.

Pensions Division
Frederick Square
77 Westmorland St., Room 450
P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2055
Toll-free: 1-866-933-2222
Fax: (506) 457-7266
www. FCNB.ca
info@fcnb.ca

The Pensions Division is part of the Financial and Consumer Services Commission. It is responsible for the enforcement of standards prescribed under the Pension Benefits Act and for the investigation of alleged violations. We perform a variety of services such as reviewing and registering documents that create and support pension plans, providing needed information surrounding pension plans and retirement savings arrangements, and monitoring private pensions plans to ensure compliance with the Act and its regulations. Questions about Canada Pension Plan (CPP) or Old Age Security (OAS) should be directed to Service Canada. For Service Canada contact information see page 45.

Consumer Affairs
P.O. Box 6000
Fredericton, NB E3B 5H1
Toll-free: 1-866-933-2222
info@fcnb.ca
www.FCNB.ca

Consumer Affairs is part of the Financial and Consumer Services Commission. Consumer Affairs provides day-to-day enforcement and administration of a wide range of consumer legislation, including the *Auctioneer's License Act*, the *Collection Agencies Act*, the *Commissioner of Oaths Act*, the *Consumer Product Warranty & Liability Act*, the *Cost of Credit Disclosure Act*, the *Direct Sellers Act*, the *Franchises Act*, the *Gift Cards Act*, the *Pre-arranged Funeral Services Act*, and the *Real Estate Agents Act*. In addition, Consumer Affairs activities include investigating consumer complaints, advising consumers of their rights and responsibilities, and issuing licenses for the regulation of businesses under consumer legislation. Consumer Affairs also promotes consumer education and provides guidance for consumers on a variety of issues including charitable donations, identity theft, telemarketing fraud, dealing with contractors, and many more topics.

Office of the Child and Youth Advocate

548 York St.
Fredericton, NB E3B 3R2
Telephone: (506) 453-2789
Toll-free:1-888-465-1100
Fax: (506) 453-5599
E-mail: advocate-defensuer@gnb.ca

The child and youth advocate:

- ensures that the rights and interests of children and youth are protected;
- ensures that the views of children and youth are heard and considered where those views might not otherwise be advanced;
- ensures that children and youth have access to approved services, and that complaints about these services receive appropriate attention;
- provides information and advice to government, government agencies and communities about the availability, effectiveness, responsiveness and relevance of services to children and youth; and
- acts as an advocate for the rights and interests of children and youth in general.

Office of the Commissioner of Official Languages

King Tower
440 King St., Suite 646
Fredericton, NB E3B 5H8
Telephone (TTY): (506) 444-4229
Toll-free (TTY): 1-888-651-6444
Fax: (506) 444-4456
www.officiallanguages.nb.ca

The *Official Languages Act* states that English and French are the two official languages of New Brunswick, and that they have equality of status and equal rights and privileges. The act recognizes that members of the public have the right to receive provincial government services in the official language of their choice. It establishes an Office of the Commissioner of Official Languages, and provides for the appointment of a commissioner. The act gives the commissioner the mandate to investigate complaints from members of the public with respect to official languages and services provided by government institutions. Following an investigation, the commissioner may make recommendations on improvements or corrections to be made in order to ensure compliance with the act. These recommendations, including any opinions and reasons for the recommendations, will only be communicated to the Premier, the deputy head or other administrative head of the institutions concerned, and to the complainant. Investigations may be carried out pursuant to a complaint, or on the commissioner's initiative.

The commissioner's mandate covers only services provided by government institutions, Crown corporations, third parties offering services on behalf of the province, the province's courts, policing services, cities, municipalities with an official language minority of at least 20 per cent, regional health authorities, and planning commissions and solid-waste commissions serving an area with an official language minority of at least 20 per cent. The commissioner does not have the jurisdiction to entertain and investigate complaints with respect to the private sector.

The commissioner also has the mandate to promote the advancement of both official languages in the province.

Office of the Consumer Advocate for Insurance

270 Douglas Ave., Suite 406
Bathurst, NB E2A 1M9
Telephone: (506) 549-5555
Toll-free: 1-888-283-5111
Fax: (506) 549-5559
E-mail: nb@cai-dma.ca
www.insurance-assurance.ca

The Consumer Advocate for Insurance has been requested by the Legislative Assembly of New Brunswick to monitor the practices of insurers, brokers and agents, while serving as an

advocate for consumers. The Consumer Advocate is an officer of the Legislative Assembly and is independent of government. The primary mandate of the Consumer Advocate is to represent the interests of consumers.

The Office of the Consumer Advocate for Insurance has the responsibility to respond to requests for information with respect to insurance, and to carry out investigations as a result of complaints received from consumers. The office also has the responsibility to develop and conduct educational programs with respect to insurance for the purpose of educating consumers.

The Office of the Consumer Advocate for Insurance will treat your complaint or your request confidentially and without delay.

Office of the Ombudsman

548 York St.
P.O Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2789
Toll-free:1-888-465-1100
Fax: (506) 453-5599
E-mail: nbombud@gnb.ca
www.gnb.ca/ombudsman

The Office of the Ombudsman has one central mission: to ensure that all New Brunswick residents are treated with administrative fairness by the provincial government and its agencies. Under the *Ombudsman Act*, the Office of the Ombudsman strives to guarantee that individuals are served in a consistent, fair and reasonable manner by Government of New Brunswick organizations.

The Office of the Ombudsman has jurisdiction to investigate complaints of an administrative nature in respect to provincial government departments, municipalities, school districts, district education councils, regional health authorities, Crown agencies, and a number of agencies responsible to the province, including some commissions and boards as defined under the *Ombudsman Act*.

Depending upon the nature of a complaint, it is sometimes possible to resolve the complaint informally. If an investigation identifies that an administrative flaw has occurred, and the matter cannot be resolved informally, the act provides that the ombudsman may make a recommendation to the administrative head of the authority concerned.

A complaint may be made to the ombudsman in writing, by fax, over the phone, via e-mail, or in person. If you wish to make your complaint in person, it is recommended that you call first to ensure someone is in the office to help you.

Office of the Premier

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2144
Fax: (506) 453-7407
E-mail: premier@gnb.ca
www.gnb.ca/premier

Congratulatory messages may be arranged for certain birthdays and wedding anniversaries by contacting the Office of the Premier. A certificate of congratulations may be requested for the following birthdays and anniversaries:

Message from:	**Birthday**	**Anniversary**
Premier, Federal Leader of the Opposition, MP, MLA	65 and over	25 plus
Prime Minister of Canada	75 and over (5-year intervals)	25 plus (5-year intervals)
Lieutenant-Governor	80 and over	50 plus
Governor General	90 and over	50 plus
Queen*	100 and over	60 plus

*Requests for birthday messages of 100 years and over, and for anniversary messages for 60 plus years, need to be accompanied by a photocopy of a birth or marriage certificate, or a statement from clergy.

Premier's Council on the Status of Disabled Persons

440 King St., Suite 648
Fredericton, NB E3B 5H1
Telephone: (506) 444-3000 (voice or TTY)
Toll-free: 1-800-442-4412
Fax: (506) 444-3001
E-mail: pcsdp@gnb.ca
www.gnb.ca/council
Facebook: Premier's Council on the Status of Disabled Persons/Cpmcph N.-B.
Twitter: @NBPCSDP

The Premier's Council on the Status of Disabled Persons offers information and assistance to individuals or groups on any topic related to persons with disabilities, and can act as an intervener in unusual individual problems. An extensive website with information on topics likely to be of interest to persons with disabilities is maintained.

The council also publishes a newsletter and a directory of services offered to persons with disabilities in New Brunswick, and material on other disability-related topics. Information may be distributed in various alternate formats, if requested.

Provincial Archives of New Brunswick

Richard Bennett Hatfield Archives Complex
Bonar Law-Bennett Building
23 Dineen Drive
UNB Campus
P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-2122
E-mail: provincial.archives@gnb.ca
www.archives.gnb.ca

Established in the Bonar Law-Bennett Building on the University of New Brunswick campus in 1967, the Provincial Archives is the centre for primary research in New Brunswick history. It collects and preserves documents bearing on all aspects of the history of New Brunswick, holding more than 19,000 linear metres of textual records, 375,000 maps, plans and architectural items, 339,000 photos, 15,000 hours of sound recordings, 6,000 hours of film, and 5,900 hours of video. It offers a multi-faceted view of the province and its people, from Acadian and pre-Loyalists periods to the present. The holdings of textual records from the legislature, government offices, courts and private sources, as well as photographs, cartographic and architectural documents, audiovisual material and microfilm copies of holdings from other repositories respond to virtually any interest. Government and legal researchers, scholars in all branches of history, school classes, family historians, environmentalists, engineers, surveyors, as well as interested individuals regularly use its documentary holdings. There is usually an exhibit of archival material on display.

Open for research Monday to Friday from 10am-5pm, and on Saturday from 8:30am-5pm.

Public Legal Education and Information Service

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-5369
Fax: (506) 462-5193
E-mail: pleisnb@web.ca
www.legal-info-legale.nb.ca
Twitter: pleis_nb

The Public Legal Education and Information Service of New Brunswick (PLEIS-NB) is a provincial non-profit organization and a registered charity. Its mandate is to provide the public with information about the law. Knowing one's legal rights and obligations can help in making decision and taking action on legal matters. PLEIS-NB operates a number of services such as a video-lending library, a speaker's bureau and a publication program. A broad range of educational booklets are available, many dealing with topics of particular interest to seniors, such as wills and estate planning, planning for incapacity, abuse and neglect, going to a nursing home, volunteering, and investment fraud.

Public Libraries

Public Libraries in New Brunswick offer a full range of recreational, cultural and educational opportunities, including more than two million books, newspapers, magazines, music and movies. They provide reference services, including free Internet access and various electronic resources including newspapers and a language learning tool.

Public Libraries offer programs and services designed specifically with seniors in mind, such as:

- easy-to-read, large print titles;
- downloadable ebooks and audiobooks;
- Playaways (an audiobook, pre-loaded onto a small digital audio player);
- audiobooks on CD and cassette;
- how-to books on activities such as gardening, cooking, travel and crafts;
- information sessions on everything from genealogy to health, cooking to computers;
- Talking Book service, for people with print disabilities;
- Books-by-Mail and Home Library services, for people who are unable to visit their library;
- adaptive computer workstations (available in some libraries); and
- bookmobile service to rural populations.

To learn more about services offered in your public library, please visit our website www.gnb.ca/publiclibraries, contact your local public library, or contact any of the five library regional offices:

Library regional offices:	**Telephone**
Albert-Westmorland-Kent Library Region (Moncton area)	(506) 869-6032
Chaleur Library Region (Campbellton/Bathurst and Acadian Peninsula)	(506) 789-6599
Fundy Library Region (Saint John and Fundy area)	(506) 643-7222
Haut-Saint-Jean Library Region (Edmundston/Woodstock and area)	(506) 735-2074
York Library Region (Fredericton/Miramichi and area)	(506) 453-5380

Department of Public Safety

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-3992
Fax: (506) 453-7481
www.gnb.ca/publicsafety

Veteran Vehicle Registration Plates

Veteran vehicle registration plates are available to New Brunswickers who serve (or have served) in the Canadian Armed Forces, or the armed forces of another Commonwealth country. Application forms are available at any of the following locations: New Brunswick Royal Canadian Legions, Service New Brunswick centres, and the Department of Public Safety and Service New Brunswick websites. The completed and signed application from the veteran,

together with a copy of the required documentation as requested on the application form, must be forwarded to New Brunswick Command at the address indicated on the application. Information is available by calling (506) 453-2410 or by visiting www.gnb.ca/publicsafety

Lottery Licensing

The Province of New Brunswick provides lottery licensing services to religious and charitable groups. Applications for gaming are available from Service New Brunswick centres and the Department of Public Safety. Organizers of such events must obey the *Terms and Conditions for Lottery Licensing*, available through the Department of Public Safety. Licences with a prize value of more than $500 will be subject to an application fee.

Information is available online at www.gnb.ca/publicsafety or by calling (506) 453-7472.

Fire Safety Tips for Older Adults

Because many seniors live alone, and often have physical ailments that might impair their mobility or their ability to make quick decisions, they are at greater risk of harm due to fire. Fire safety tips and information can be obtained by contacting the Office of the Fire Marshal at (506) 453-2004. Information is also available online at www.gnb.ca/fire.

The New Brunswick Emergency Measures Organization

The New Brunswick Emergency Measures Organization (NB EMO) co-ordinates provincial response during emergencies and administers disaster financial assistance programs.

Emergency Assistance: **911**
NB EMO (Toll-free): 1-800-561-4034

How do I get a civic address?

If you live in a municipality, you should contact your municipal government. If you live in an unincorporated area, contact the NB 911 Bureau at the Department of Public Safety at 1-888-353-4444.

Public Trustee Services

New Brunswick Legal Aid Services Commission
P.O. Box 400
Fredericton, NB E3B 4Z9
Telephone: (506) 444-3688
Toll-free: 1-888-336-8383
Fax: (506) 444-3500
E-mail: public.trustee@gnb.ca
www.gnb.ca/0062/PT-CP/index-e.asp

The Public Trustee of New Brunswick protects the financial and personal interests of the elderly, the mentally challenged, children, and missing or deceased persons, when there is no one else able and willing to do so.

Public Trustee Services can provide the following financial and personal services to the vulnerable population of New Brunswick:

- act to make personal, medical, legal, or financial decisions for someone who is mentally incapable and cannot make those decisions (Committee of the Person and/or Committee of the Estate);
- act on behalf of an individual in accordance with the terms of a power of attorney;
- act as an executor under a will or as an administrator of the property of a deceased person;
- act as a litigation guardian for a person under disability; and
- act to make legal or financial decisions for an individual declared to be an absentee under the *Presumption of Death Act*.

To become a client of the Public Trustee, a person or estate may be referred by another individual, such as a social worker, a care provider, a doctor, or a family member. The Public Trustee may act as a last resort only, and therefore has to consent to act before becoming involved on behalf of an individual or estate. The Public Trustee also has, in the majority of cases, to apply to the court to receive the authority to act on behalf of a person or estate. Fees are charged for services provided by the Public Trustee; they may be viewed on the *Public Trustee Act* regulation: www.gnb.ca/0062/PDF-regs/2008-56.pdf.

The Public Trustee cannot become involved in mediating family disputes or investigating cases of financial abuse, but will make appropriate referrals.

Research and Productivity Council

Fredericton Location:
921 College Hill Road
Fredericton, NB E3B 6Z9
Telephone: (506) 452-1212
Toll-free: 1-800-563-0844
Fax: (506) 452-1395

Moncton Location:
150 Lutz Street
Moncton, NB E1C 5E9
Telephone: (506) 855-6472
Fax: (506) 855-8294
E-mail: info@rpc.ca
www.rpc.ca
www.rpcgenetics.com

RPC is New Brunswick's provincial research organization offering contract research and development and technical services. We operate on a fee for service basis.

Services of interest to seniors include our air quality services: accredited mould and asbestos testing, radon gas testing, and general air quality testing. Our accredited microbiology and chemistry labs offer extensive testing of drinking water, food and other environmental concerns. We also offer accredited paternity testing (www.rpcgenetics.com) which has been used in verifying relationships such as parents and siblings and Zygosity testing (confirming twins/triplets).

Service New Brunswick

P.O. Box 1998
Fredericton, NB E3B 5G4
Toll-free: 1-888-762-8600
E-mail: snb@snb.ca
www.snb.ca

Pay through snb.ca using Interac® Online

If your **debit card** is set up for online banking you can now **make payments quickly and securely through our website!** Using Interac® Online - *a trusted world leader in payment card security and convenience* – the new, secure payment option is now offered for most transactions available through www.snb.ca For more information, please browse our FAQ or contact us at 1-888-762-8600 or snb@snb.ca.

At this time, the service is only available to users with online banking accounts at the following financial institutions:

- BMO Bank of Montreal (personal accounts only)
- Scotiabank
- RBC Royal Bank
- TD Canada Trust

To participate, the financial institution must have an agreement with Interac® Online allowing its clients to send money to any merchant or organization that is accepting Interac® Online payments.

Property Tax Allowance Program

On March 1 of each year, a property tax allowance is available to the registered owner (or beneficiary) of a residential property. The property must be the owner's principal residence, and the total combined taxable income of the applicant and spouse (or common-law partner) cannot exceed $30,000 in the previous year.

This program will credit up to a maximum of $300 on the tax levy of portion of the property receiving the residential tax credit.

To receive this allowance, an application must be completed each year. Application forms are available at Service New Brunswick (SNB) centres and outlets and at www.snb.ca, as well as through the SNB Teleservices call centre and SNB assessment offices (see below).

Assessment Offices	**Telephone**	**Fax**
Bathurst	(506) 547-2522	(506) 547-2925
Campbellton	(506) 789-2210	(506) 789-2582
Edmundston	(506) 735-2000	(506)735-2382
Fredericton	(506) 453-2831	(506) 453-3279
Hampton	(506) 832-6002	(506) 832-6121
Miramichi	(506) 627-4555	(506) 627-4029

Moncton	(506) 856-3303	(506) 856-2519
Richibucto	(506) 523-7725	(506) 523-7777
Saint John	(506) 643-6200	(506) 658-2156
St. Stephen	(506) 467-3015	(506) 466-7358
Woodstock	(506) 325-4404	(506) 325-4482

For more information, please call the SNB Teleservices call centre at one of the following numbers:

1-888-762-8600 (Toll-free)
(506) 684-7901 (outside North America)

Property Tax Deferral Program

The Property Tax Deferral Program for Seniors is a voluntary program that allows those interested to apply for a deferral of the annual increase in property taxes on their principal residence. For more information, please see page 4.

Options for paying your Property Taxes are:

In Person	Online	By Telephone	By Mail
Most Canadian financial institutions (including ATM)	Most Canadian financial institutions, via online banking	Most Canadian financial institutions via telephone banking	Department of Finance Revenue and Taxation Division P.O. Box 100 Fredericton, NB E3B 1B0
Any Service New Brunswick centre (Call 1-888-762-8600 or visit www.snb.ca/locations to find the location nearest you)	Using your debit card at www.snb.ca (Participating financial institutions include RBC Royal Bank, Scotiabank, TD Canada Trust and BMO Bank of Montreal)		

The Office of the Rentalsman

The Office of the Rentalsman has recently moved to Service New Brunswick. The rentalsman seeks to resolve certain disputes between landlords and tenants, and to administer security deposits. New Brunswick is the only jurisdiction in Canada that holds, in trust, all security deposits paid by tenants pursuant to a residential tenancy lease. The Office of the Rentalsman provides an alternative dispute resolution program outside of the traditional court process, and is one of the few alternative dispute mechanisms. All disputes that arise regarding the

disbursement of a security deposit are assigned to a rentalsman who attempts to mediate a mutual agreement or, where mediation is not possible, arbitrates a dispute between the parties. The rentalsman also mediates or arbitrates complaints by both landlords and tenants regarding breach of a tenancy agreement or failure to adhere to the *Residential Tenancies Act*.

Residential tenancy information is available:

- *New Brunswick's Residential Lease;*
- online at www.snb.ca/irent. The Office of the Rentalsman staff can also be contacted via email at irent@snb.ca;
- over the telephone (toll-free) at 1-888-762-8600; and
- in person in all Service New Brunswick centers across the province.

Vehicle Registration

For the convenience of customers, motor vehicle registration renewals may now be done by phone or on the Internet. To renew by phone, call the SNB Teleservices call centre at 1-888-762-8600 (Toll-free) or (506) 684-7901 (outside NB). In order to renew on the Internet, visit the SNB website at www.snb.ca.

You must have a valid Visa or MasterCard, and will need to have the following items on hand:

1. Registration renewal form;
2. Vehicle insurance (pink) card (except for trailers, all-terrain vehicles, and snowmobiles); and
3. Visa or MasterCard number and expiry date.

Teleservices is available:
Monday to Friday 8:30 am - 8:00 pm and Saturdays 9:00 am - 1:00 pm

Please note to renew vehicle registrations on the Internet, you may now **pay through snb.ca using Interac® Online.** If your **debit card** is set up for online banking you can now **make payments quickly and securely through our website!**

The new registration and license plate stickers are sent by mail and are generally received within five working days. Vehicle registration forms may still be sent by mail to:

Service New Brunswick
770 Main Street
P.O. Box 5001
Moncton, NB E1C 8R3
or by visiting the Service New Brunswick centre nearest you.

SNB Centres and Outlets	Telephone	Fax
Bathurst	(506) 547-2077	(506) 547-7413
Bouctouche	(506) 743-7289	(506) 753-5511

Bristol	(506) 392-5108	(506) 392-5084
Burton	(506) 357-4083	(506) 357-4090
Campbellton	(506) 789-2300	(506) 789-1281
Caraquet	(506) 727-7013	(506) 727-7016
Chipman	(506) 339-7035	(506) 339-7074
Dalhousie	(506) 684-7566	(506) 684-8778
Dieppe	(506) 869-6222	(506) 869-6600
Doaktown	(506) 365-2005	(506) 365-2044
Edmundston	(506) 735-2085	(506) 735-2086
Fredericton	(506) 453-2834	(506) 444-4253
Gagetown	(506) 488-3513	(506) 488-3504
Grand Falls	(506) 473-7708	(506) 473-7709
Grand Manan	(506) 662-7020	(506) 662-7045
Hampton	(506) 832-6003	(506) 832-6109
Hopewell Cape	(506) 734-2395	(506) 734-3057
Kedgwick	(506) 284-3400	(506) 284-3401
McAdam	(506) 784-6809	(506) 784-6800
Miramichi East	(506) 778-6023	(506) 778-6197
Miramichi West	(506) 627-4040	(506) 627-4509
Moncton	(506) 856-2204	(506) 856-2987
Neguac	(506) 776-3180	(506) 776-3188
Perth Andover	(506) 273-4718	(506) 273-4699
Plaster Rock	(506) 356-6002	(506) 356-6008
Port Elgin	(506) 538-2101	N/A
Richibucto	(506) 523-7610	(506) 523-7629
Sackville	(506) 364-4076	(506) 364-4097
Saint John	(506) 658-2500	(506) 658-3995
Shediac	(506) 533-3330	(506) 533-3339
Shippagan	(506) 336-3017	(506) 336-3072
St. George	(506) 755-4004	(506) 755-4091
Saint-Léonard	(506) 423-3030	(506) 423-3009
Saint-Quentin	(506) 235-6004	(506) 235-6042
St. Stephen	(506) 466-7378	(506) 466-7492
Sussex	(506) 432-2002	(506) 432-2122
Tracadie-Sheila	(506) 394-3711	(506) 394-3713
Woodstock	(506) 325-4476	(506) 325-4482

To renew your **Driver's License**, you must present yourself to any Service New Brunswick centre as a new photo is required at the time of each renewal.

Medicare applications and information

SNB centres, Teleservices, and the website can provide clients with NB Medicare application and renewal forms. These forms can be mailed to you by calling Teleservices, or you may complete the appropriate form at one of SNB's offices throughout the province or print the form on the website.

Parking permits and placards for persons with disabilities

Individuals with disabilities may obtain a temporary or permanent parking placard to display in a vehicle for parking in designated areas. An application form must be completed by a physician. The application form may be obtained at any SNB office, from Teleservices, or on the website. Once the form is completed, forward it by mail or bring it in to any SNB office to receive your placard.

Change of address

For your convenience you may also change your address by phone or on the Internet at the phone numbers and website provided for the following documents:

- Motor vehicle registration;
- Medicare;
- Property accounts; and
- Parking placard (for persons with disabilities).

Please ensure you have the following information ready:

- Medicare numbers (for all household members);
- Vehicle registration (for all household members);
- Vehicle insurance (pink) card (except for trailers, all-terrain vehicles, and snowmobiles) for all valid vehicle registrations
- New postal code;
- Property account numbers; and
- Parking placard numbers.

There is a link on our website to gnb.ca, the Government of New Brunswick's website. By typing "seniors" into the search bar, several pages containing information relevant to seniors will be brought up.

Vital Statistics

P.O. Box 1998
Fredericton, NB E3B 5G4
Telephone: (506) 453-2385
Fax: (506) 444-4139
www.snb.ca

The Vital Statistics office has the responsibility for collecting, recording, tabulating and registering births, marriages and deaths. Copies of birth, marriage and death certificates are available for a fee and can be obtained by applying in person at one of our Service New Brunswick centres, online at www.snb.ca or via mail by writing to the above office.

Official certificates can only be issued for births, marriages and deaths which occurred in New Brunswick.

Individuals who wish to officially change their names or obtain a marriage license can also contact the office.

There is a fee for the products and services mentioned. These fees are subject to change.

Department of Social Development

551 King St.
P.O. Box 6000
Fredericton, NB E3B 5H1
Reception: (506) 453-2001
Fax: (506) 453-2164
E-mail: sd-ds@gnb.ca
www.gnb.ca/socialdevelopment

Nursing home services

Nursing home services are intended for individuals who are medically stable and who need nursing care. Services emphasize the resident's physical, social and psychological independence. These services include resident care, resident support, plant and maintenance, and general administration. Staff includes registered nurses, licensed practical nurses, resident attendants, and dieticians, as well as personnel in laundry, kitchen, activation, maintenance and administration.

The Department of Social Development must approve all clients placed on the nursing home wait list. Individual nursing homes are responsible for admissions. Staff from the department will determine a person's eligibility by looking at his or her long-term health-care and social needs. Going into a nursing home is voluntary. If a person can afford to pay nursing home costs, he or she must do so. If a person feels that he or she cannot afford the costs, application for a subsidy may be made to Social Development.

There are over 4,400 beds in 65 licensed nursing homes in the province's eight regions. Each nursing home is independently owned by a board of directors, and is formed under the *Companies Act* as a non-profit organization.

The Nursing Home Services Branch of Social Development is responsible for the Nursing Home Program, with actual nursing home services being provided through licensed nursing homes. The department's objectives related to nursing home services are to improve residents' quality of life, help safeguard their dignity, and ensure that appropriate quality residential services are provided as efficiently as possible within resources. This is accomplished by ensuring that: the nursing homes comply with the *Nursing Homes Act*, the regulations under the act, and departmental standards and policies; the size, structure and general operations of the nursing home system are managed; appropriate linkages with the rest of the health and community services network are made; and that eligible residents are subsidized.

Nursing homes are inspected on a regular basis.

Effective April 1, 2013, the maximum amount to be paid by nursing home residents is $107 per day. This cost covers room and board services. This increase will be followed by an increase to $113 per day in April 2014.

All nursing home residents are entitled to receive medications approved under the New Brunswick Prescription Drug Program, at no cost. Residents in receipt of provincial assistance from Social Development are entitled to retain a personal comfort and clothing allowance. This allowance covers expenses associated with personal items, clothing, medications not covered by the New Brunswick Prescription Drug Program, and over-the-counter medications not routinely supplied by the nursing home. Residents who are subsidized are also entitled to a health card providing such benefits as eye glasses, hearing aids and other specific health supplies, and are eligible to receive the HST rebate.

For more information about nursing homes in your area and their policies, call the nursing homes to arrange to visit. To find out more about programs, nursing home admissions and government subsidies, contact your regional office of Social Development:

Regional offices

Chaleur. 1-866-441-4341
Saint John..... 1-866-441-4340
Edmundston..... 1-866-441-4249
Acadian Peninsula..... 1-866-441-4149
Fredericton. 1-866-444-8838
Moncton 1-866-426-5191
Restigouche..... 1-866-441-4245
Miramichi..... 1-866-441-4246

Adult residential services

Persons who are unable to live in their own homes may require residential services. A range of residential options is available to meet the needs of adults and seniors assessed as requiring long-term care services in an adult residential facility. Generally, special care homes provide residential services to clients (adults and seniors) who do not require a high level of care and professional nursing services on a regular basis; specialized care bed homes provide residential services to seniors with dementia who do not require nursing care services on a regular basis; community residences provide services to adults who require a high level of care, but do not require professional nursing services on a regular basis; nursing homes provide services to clients - mostly seniors - who require a high level of care and professional nursing services on a regular basis. These facilities are approved and monitored by Social Development.

Health Services Program

The Health Services Program helps clients of Social Development obtain specific health services, supplies or items that are required to meet their basic needs, but cannot be obtained through Medicare or a private health plan.

Subsidized residents of special care homes, community residences and nursing homes who are 65 years of age or older are entitled to specific health benefits if they do not have coverage under another plan. Other seniors may qualify only if they are facing exceptional medical expenses and meet the financial criteria of the program. Applications can be made at any regional office of Social Development.

Adult protection - 1-888-99-ABUSE (1-888-992-2873)

The Government of New Brunswick continues to strive towards a society free from abuse, in which all persons can live safely with dignity and respect. Social Development is mandated under the *Family Services Act* to investigate and address reported incidence of abuse of seniors and adults with disabilities.

Services are provided by Social Development under the Adult Protection Program to adults or seniors who are victims of abuse or neglect. Services may include investigation, case management, referrals for services, home support, residential care, court-ordered supervision, property management, and other trustee/guardianship duties.

The legal mandate, policies and procedures of the Adult Protection Program recognize that all adults and seniors have the right to autonomy and self-determination.

All situations where there is reason to believe that a disabled adult or senior is abused or neglected are investigated. Adult protection referrals may be made 24 hours a day, seven days a week, by calling the closest regional office or after hours emergency social services of Social Development.

Transition houses

Transition houses are short-term residential facilities for women with or without children who are victims of violence and abuse. Support services and referrals to assist victims in making decisions about their future are available in the following six areas: security/safety, legal, financial, health, housing, and knowledge on violence. For further information, contact your local transition house or Social Development office.

Home Support Services

Home Support Services are generally provided at home and in alternate family living arrangements under the Long-Term Care Program and the Disability Support Program to clients who require non-professional personal assistance with care needs or with essential light housekeeping tasks and who may require financial assistance from the department to obtain these services. Personal care needs may include help with dressing, bathing, grooming and transferring. Housekeeping tasks may include activities such as cleaning, laundry, meal preparation and other household tasks. Home support services can also be provided as a respite service. Clients contribute according to their ability to pay. Their contribution is determined in relation to their net family income. The maximum number of hours for in-home support services is 336 hours per month.

To get access to the Long-Term Care Program or Disability Support Services, contact the closest regional office of Social Development.

Meals on Wheels

Meals on Wheels is a program that delivers well-balanced and nutritious meals on a daily or less frequent basis to people who are not able to prepare their own. The meals are delivered to the person's home by volunteers. The service is offered in many communities around New Brunswick.

For the telephone number in your area, check the white pages of your telephone directory, or contact the closest regional office of Social Development.

Housing and income support

There are a number of social housing programs available to assist seniors with their housing needs. Programs available are listed below.

Federal Provincial Repair Program

- Provides financial assistance to low-income homeowners occupying existing substandard housing to repair, rehabilitate or improve their dwellings to a minimum level of health and safety.
- Assistance to both seniors and families.
- Assistance to homeowners.
- Assistance is in the form of a loan, a portion of which may be forgiven.
- The forgivable portion of the loan is based on a sliding income scale and the amount of required repairs.

Emergency Repair Program

- Provides assistance to low-income homeowners occupying existing substandard housing to undertake emergency repairs that are required for the continued safe occupancy of their units.
- Repairs are intended to be limited to items urgently required to render the units fit for human habitation, rather than to restore housing to minimum property standards.
- Assistance is in the form of a non-repayable grant contribution.

Federal Provincial Repair Program for the Disabled

- Provides financial assistance for the modification of existing homes and rental housing to improve the accessibility for disabled occupants.
- Assistance to both seniors and families.
- Assistance to homeowners or rentals.
- Assistance is in the form of a loan, a portion of which may be forgiven.

Home Adaptations for Seniors Independence Program

- Helps low-income seniors make minor adaptations to their residences to assist with daily living activities.
- Assistance specifically for seniors (65 years of age or older).
- Assistance to homeowners or rentals.
- Assistance is in the form of a forgivable loan.

Rental Residential Rehabilitation Assistance Program

- Provides financial assistance to owners/landlords for mandatory repairs to self-contained units that are substandard and rented to low-income households.
- Assistance to both seniors and families.
- Assistance for rentals.

Rooming House Residential Rehabilitation Assistance Program

- Provides financial assistance to owners/landlords for mandatory repairs to rooming houses with more than three bed units, which are affordable to low-income occupants.
- Assistance is in the form of a forgivable loan.

Rent Supplement Assistance Program

- Helps households in need obtain affordable, adequate and suitable rental accommodations by subsidizing rents in eligible rental dwellings.
- Assistance to both seniors and families.

Public Housing Program

- Provides subsidized rental accommodations for families and senior citizens who, because of low income, experience difficulty in obtaining adequate and affordable housing in the private sector. Specific number of units targeted to seniors.

Services available to current public housing clients:

Seniors Safety Program

- Provides a safety evaluation service, enabling our clients to live independently as long as possible.
- Assistance specifically for seniors.

Non-Profit Housing Program

- The Non-Profit Housing Program assists community non-profit and cooperative housing sponsors in meeting the costs of housing projects that provide adequate, suitable and affordable accommodations to households in need.
- Assistance to both seniors and families (specific number of units targeted to seniors). Assistance for rentals.
- Eligibility is determined by the criteria established by the individual non-profit/ cooperative agreements.
- Contact is through the non-profit group in your area.
- Financial support may be available to clients in need to help them achieve self- reliance. Programs available are listed below.

Fuel Supplement - Emergency Fuel Benefit

Emergency Fuel Benefit may be provided on a case-by-case basis to a client or applicant who is experiencing a winter hardship/emergency situation as it relates to winter heating costs.

- The benefit may be up to $550 per calendar year.

Other benefits

- Assistance may be available on a case-by-case basis for assistance with costs such as, but not limited to:
  - medical transportation;
  - prescription drugs where other plans are not available; and
  - diabetic supplies.
- Eligibility is determined on a case-by-case basis. To qualify, individuals must go through the health-card application process with Social Development.
- The application process is comprised of two steps:

- a 20-to-30-minute telephone conversation with a screener, to determine potential eligibility, where potential eligibility exists;
- an appointment set with a needs assessment specialist who verifies personal and financial information in order to determine final eligibility.
    * An income-versus-expenses test is completed where applicants are expected to provide proof of all household income for all household members, disclose and provide documents for all assets, such as but not limited to: RSPs, bank account balances, life insurance cash values, and properties.
    * Additional expenses verified by bills and invoices are also required, as well as verification of place of residence and a signature on a variety of forms.

This information enables each request to be assessed on individual merit.

Day activity services for seniors

Long-term care clients may be able to access day activity services for seniors, which provide caregiver relief, social support, and meaningful social/recreational activities in a group setting. Normally these services are intended for seniors living at home or in an alternate family living arrangement; however, as part of their service plans, exceptions may be made for clients over the age of 55 who are receiving home support services, are in an alternate family living arrangement, or are in an adult residential facility (special care home or community residence).

Day activity centres for seniors vary in size, location, hours, and days of operation. They provide:

- general supervision and physical assistance ensuring the safety and security of all participants;
- planned recreational and social activities;
- information and education regarding the aging process and healthy living;
- healthy meals for full-day programs;
- nutritious snacks; and
- opportunities for rest during quiet times.

Depending on available resources, the following services may also be provided:

- assistance with some personal care by trained personnel;
- health-care monitoring and dressing changes by qualified staff;
- transportation arrangements; and
- multidisciplinary consultation to enhance physical and cognitive functioning, thus supporting independence with activities of daily living.

Clients normally pay a small fee to cover the costs of snacks and meals.

For more information, contact the Social Development regional office in your area. Toll-free telephone numbers can be found on page 36.

Department of Tourism, Heritage and Culture

Provincial Parks Information

P.O. Box 12345
Campbellton, NB E3N 3T6
Toll-free: 1-800-561-0123
www.nbparks.ca

Looking for a different vacation destination? New Brunswick provincial parks offer something for everyone: saltwater bathing and beachcombing, championship golf, access to summer festivals, heritage, crafts and culture, and opportunities for wilderness adventure.

Nine locations provide clean, safe and affordable camping accommodation and day-use facilities, a wide range of recreational activities, and easy access to nearby attractions in every corner of the province. Park yourself in any one of them and use it as a base for exploring the surrounding region. They're ideal places for turning vacation dreams into reality. Reserve your campsite or cabin at www.nbparks.ca

Seniors over 65 receive 10 per cent off daily camping rates at all provincial parks, free skiing at Sugarloaf Provincial Park, and special discounts at other provincially operated attractions.

Tourism Information

Toll-free: 1-800-561-0123
www.tourismnewbrunswick.ca

Department of Transportation and Infrastructure

P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-5818
Fax: (506) 453-5859
www.gnb.ca/transportation

Road Conditions

- For 24-hour information about road conditions, dial 511 from within New Brunswick, or call 1-800-561-4063 toll-free outside of New Brunswick.
- For 24-hour information about ferry service interruption notices, dial 511 from within New Brunswick or call 1-888-747-7006 toll-free outside New Brunswick.
- To view our highway cameras or traffic advisories, visit www.gnb.ca/transportation.

Vehicle retrofit program

This program provides assistance up to 80 per cent of the first $5,625, and 50 per cent of the next $7,000 toward the cost of eligible accessibility features for a new or existing vehicle, to a maximum grant amount of $8,000. This grant amount is renewable every 10 years for individuals, and every five years for organizations.

Examples of features eligible for assistance under this program include:

- wheelchair lifts and ramps;
- hand controls, steering devices and left-foot gas pedals;
- wheelchair restraint systems;
- special-needs seating;
- roof, floor and door alterations (if part of an accessibility retrofit); and
- scooter lifts.

Telephone: (506) 453-5676
E-mail: Mary.Grant@gnb.ca

Women's Equality Branch

551 King St.
P.O. Box 6000
Fredericton, NB E3B 5H1
Telephone: (506) 453-8126
Fax: (506) 453-7977
E-mail: wib-dqf@gnb.ca
www.gnb.ca/women
Twitter: @WomenNB

The Women's Equality Branch in the Government of New Brunswick's Executive Council Office is mandated to promote gender equality and reduce systemic discrimination. The Branch provides advice and support on women's issues to the Minister responsible for Women's Equality as well as to departments of government, coordinates the implementation of the government's plan on violence against women; liaises with community groups working in the area of violence against women; coordinates the implementation of the government's wage gap plan and pay equity commitments; and liaises with the employer community on issues surrounding the economic security of women and pay equity.

Women Femmes NB

The electronic and free newsletter is sent out twice a month by the provincial government Women's Equality Branch. It provides news related to equality issues, including events, studies, initiatives and information from women's groups, governments, universities, etc. The e-newsletter is bilingual and currently has a few thousand subscribers.

Send an email with "Subscribe Women Femmes NB" to wib-dqf@gnb.ca

Access to Safe and Affordable Housing for Abused Women

Second Stage Housing provides rental units with rent supplement to women, with or without children, who have left abusive relationships. Individual and group support, crisis intervention, safety planning and advocacy are provided in a healing environment. Units have increased safety measures to provide a more secure environment to residents who may be subject to ongoing abuse. Residents are assisted in establishing and reviewing action plans.

Scheduled group sessions address issues and concerns identified by the women residents and staff.

Eligibility: Women, with or without children, who have experienced physical, emotional, verbal, financial, psychological and/or sexual abuse and have left the relationship. Women must meet criteria set out by the Department of Social Development to qualify for the Rent Supplement Assistance Program.

Contact the Women's Equality Branch.

Women on Board Workshop

A 2-day workshop that offers information on boards and how they function and tools such as: chairing meetings, effective decision-making techniques, conflict resolution, risk management, and finding the right board opportunity. Participants are provided workshop materials and tools. The workshop is offered in partnership with Women in Business NB (NB Association of CBDC's). The workshop costs about $300 per participant, or less, based on number of registrants.

Eligibility: For women who are new to boards as well as those with experience who wish to be more effective in these roles.

To fill the application form, contact the Women's Equality office or visit their website (see under Services tab)

Community Outreach Service for Victims of Abuse

The Domestic Violence Outreach Program is a service for victims of domestic violence who need support and information on dealing with their individual situation. Individuals learn about domestic violence and are helped in accessing services in their community.

The 14 domestic violence outreach workers across the province provide a variety of services including: risk assessment; safety planning; crisis intervention; individual support; accompaniment; and safe meeting places. Individuals are helped in accessing services in their community. Community members and groups may also use the service to obtain information and publications, request presentations on family violence and the program, and obtain support in the development of community-based sexual assault services.

Eligibility: Victims of domestic violence, friends and family members of victims and the general public.

Contact:
Violence Prevention Initiatives (Unit)
551 King Street, Fredericton
Telephone: (506) 453-8126

Community Action Fund

This program makes available financial support for violence prevention initiatives. Grants to a maximum of $5,000 are provided to agencies for projects in New Brunswick which focus on public education, community awareness, development of violence prevention networks and

support to abused women. Applications are accepted throughout the year. Partnerships are strongly encouraged. Projects must take place within the province. Ongoing service delivery is not funded.

Eligibility: Agencies and community groups that are focusing on prevention of violence against women. Obtain the application form by contacting the Women's Equality Branch.

Regional Family Violence Networks

They are made up of partners from both government and non-government agencies who come together to work on violence prevention initiatives within their community.

Members of family violence networks share interest, leadership, and willingness to rally around providing integrated and coordinated services to the women who come to them for services. In this way, community responses can be tailored to the distinct realities of each community.

A regional family violence network includes:

- A membership that reflects all aspects of the service and support network, including government services, community agencies, and members of the community (including survivors).
- A clearly defined purpose and mandate with realistic goals and objectives.
- A commitment to work together to address barriers and overcome challenges.
- An administrative structure that lends itself to their needs. The functioning of the network such as, selecting the chair, the frequency and location of meetings, sub-committee structures is decided by the members of the network.

Eligibility: Government service providers, representatives from community agencies, and members of the community including survivors.

Government of Canada

For detailed information about the many programs and services offered to seniors by the federal government:

Service Canada: 1-800-O-Canada (1-800-622-6232)
TTY: 1-800-926-9105
www.servicecanada.gc.ca
or visit a Service Canada Centre

Service Canada

PO Box 250
Fredericton NB E3B 4Z6
Toll-free (English): 1-800-277-9914
Numéro sans frais (service en français): 1-800-277-9915
TTY: 1-800-255-4786
www.servicecanada.gc.ca/seniors

Service Canada offers one-stop access to a wide range of Government of Canada programs and services for citizens through the telephone, Internet, mail, in-person, as well as outreach and mobile services.

Financial security of seniors

Service Canada delivers two income assistance programs for seniors:

- Old Age Security programs
- Canada Pension Plan

Application forms and detailed information on these programs can be obtained on the Internet, by phone, by mail or through one of our Service Canada Centres. Please see the blue pages of your telephone directory or consult the Internet at www.servicecanada.gc.ca for the office nearest you.

Note: You must apply for benefits to receive them. They do **not** start automatically. Contact us for more information.

Old Age Security (OAS)

The Old Age Security program provides you with a modest pension at age 65, if you have lived in Canada for at least 10 years. If you are a low-income senior, you may be eligible for other benefits as early as age 60.

The Old Age Security program offers four types of benefits:

1. **Old Age Security pension**
   If you are 65 or older, have lived in Canada for at least 10 years after turning 18, and are a Canadian citizen or a legal resident of Canada, you should apply for the Old Age Security pension.

2. **Guaranteed Income Supplement (GIS)**
If you are eligible for the Old Age Security pension and have little or no other income, you should also apply for the Guaranteed Income Supplement. Because this supplement is based on marital status and income, you may qualify now, even if you did not qualify in a previous year.

3. **Allowance**
If you are 60 to 64 and your spouse or common-law partner receives the Old Age Security pension and is eligible for the Guaranteed Income Supplement, you should apply for the Allowance.

4. **Allowance for the Survivor**
If you are 60 to 64, have little or no income, and your spouse or common-law partner has died, you may qualify for the Allowance for the Survivor.

Canada Pension Plan (CPP)

If you have contributed to the Canada Pension Plan, you are entitled to a retirement pension. In most cases, people begin receiving their pension at the age of 65, but you can apply for the Canada Pension Plan as early as age 60. If you take your pension before the age of 65, your benefits will be reduced. If you apply between the ages of 65 and 70, your benefits will be increased.

For more information, call toll-free 1-800-277-9914, or visit the Web site at www.servicecanada.gc.ca

CPP Survivor Benefits

CPP survivor benefits are paid to a deceased contributor's estate, surviving spouse or common-law partner (same sex or opposite sex) and dependent children. The death benefit is a one-time payment to, or on behalf of, the estate of a deceased CPP contributor. The survivor's pension is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor. The children's benefit is a monthly benefit for dependent children of a deceased contributor.

Pension Sharing

Spouses or common-law partners (same sex or opposite sex) who are together, who are both at least 60 years old and who are both receiving CPP pension benefits can share their CPP retirement benefits. This may reduce the amount of personal income tax that older couples pay.

International benefits

If you lived or worked in a country that has a social security agreement with Canada, you or your family may be eligible for old age, retirement, disability, or survivor benefits from that country, from Canada, or from both.

New Horizons for Seniors Program (NHSP)

Community-based projects that enable seniors to share their knowledge, skills and experiences with others and help communities increase their capacity to address local issues are eligible to receive up to $25,000 per year, per organization.

Telephone: 1-800-277-9914 (select "0" to speak with an agent)
TTY: 1-800-255-4786
www.hrsdc.gc.ca

Veterans Affairs Canada

Veterans Affairs Canada offers a wide range of services and benefits to eligible veterans and others. For general inquiries or to submit Veterans Independence Program or Disability Benefits applications, you can visit a Service Canada near you.

Toll-free (English): 1-866-522-2122
Toll-free (service en français): 1-866-522-2022
E-mail: information@vac-acc.gc.ca
www.veterans.gc.ca

Campbellton District Office
157 Water St.
City Centre, Room 501
P.O. Box 310
Campbellton, NB E3N 4J7

Disability pensions and awards

Disability pensions and awards are available for conditions related to service in the Canadian Forces, Merchant Navy, Royal Canadian Mounted Police or to those serving in support of the Canadian Forces in wartime or in Special Duty/Operational Areas.

Veterans Independence Program (VIP)

The Veterans Independence Program (VIP) helps you remain independent and self-sufficient in your home and your community. Depending on your circumstances and health needs you may qualify for financial assistance to obtain services such as grounds maintenance; housekeeping; personal care; access to nutrition; health and support services provided by a health professional.

VIP does not replace other federal, provincial or municipal programs. Instead its role is to complement existing programs to help meet your needs.

Long-term care

The delivery of long term care is a provincial/territorial responsibility. All provincial health systems in Canada provide some level of residential care support in provincially licensed or regulated facilities. With home care services and support available through the Veterans Independence Program, many Veterans are able remain independent at home.

Operational Stress Injury Social Support (OSISS)

The Operational Stress Injury Social Support (OSISS) Program provides confidential peer support to Canadian Forces personnel and veterans and their families who are affected by an operational stress injury such as anxiety, depression, or post-traumatic stress disorder, resulting from military service. For more information on OSISS, visit www.osiss.ca or call 1-800-883-6094.

Funeral and Burial Program

The Veterans Affairs Canada Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Program is administered by the Last Post Fund, a non-profit organization that has served Veterans since 1909.

Toll-Free: 1-800-465-7113
info@lastpost.ca
www.lastpostfund.ca